



## NEWS RELEASE

United States Department Of Agriculture Rural Development  
Rm. 152 Federal Building 100 Centennial Mall North Lincoln, Neb. 68508  
(402) 437-5551 (Phone) (402) 437-5093 (TDY) (402) 437-5408 (Fax)

Nancy Bentley and Scott Davey, Scottsbluff Housing Authority, Scottsbluff, Nebraska (308) 632-0473  
Kim Reif, USDA Rural Development, Scottsbluff, Nebraska (308) 632-2195

### HOME OWNERSHIP OPPORTUNITIES OFFERED IN SCOTTS BLUFF COUNTY

**Scottsbluff, Neb., Jan.10, 2005** – Potential home owners are being sought by the Scottsbluff Housing Authority to build homes via the mutual self-help housing method.

Through the mutual self-help housing method, eligible applicants, in groups of five to seven households, will through their own labor and in exchange of labor with one another (sweat equity), build their homes thereby reducing total construction costs.

“This is a great home ownership opportunity for those willing to do much of the labor associated with home construction. “Sweat equity” makes the homes affordable to the applicants allowing them a chance to purchase a home, an experience they may otherwise never know,” stated Nancy Bentley, executive director for the Scottsbluff Housing Authority.

Self-help applicants work as a group under the guidance of a construction supervisor. Applicants work the hours necessary to complete the homes, attend preconstruction meetings, and carry out responsibilities of home ownership upon home completion.

Eligible applicants include individuals, families, and households with incomes below the low-income limit, who have a good credit history, adequate repayment ability, and the legal capacity to incur debt for a home loan.

“USDA Rural Development provided a \$10,000 grant to assist us with start up costs to develop and initiate a mutual self-help housing project, stated Bentley.

Applicants will obtain USDA Rural Development home loans closed at full note rate with payment assistance available to lower the required monthly mortgage payments. Loan term is 33 years. Financing for the materials and skilled labor needed to be hired generally is included in the loan.

For additional information, contact Scottsbluff Housing Authority, (308) 632-0473, [sbha@charterinternet.com](mailto:sbha@charterinternet.com) or [sdavey@charter.net](mailto:sdavey@charter.net), or at their office at 89A Woodley Park Road, Gering, Nebraska. Contact Kim Reif, USDA Rural Development for application package at (308) 632-2195, [kimiko.reif@ne.usda.gov](mailto:kimiko.reif@ne.usda.gov), 818 Ferdinand Plaza Suite B Scottsbluff, NE 69361-4401.

#

USDA Rural Development is an Equal Opportunity Lender, Provider and Employer. Complaints of discrimination should be sent to USDA, Director, OCR, Washington, D.C. 20250-9410.